CAL HR
savingsplus
CALIFORNIA STATE EMPLOYEE 401(k) & 457 PLANS

The following procedures are intended to provide a user-friendly guideline for navigating the process of submitting Savings Plus 401(k), 457, PST, and ARP deductions to CalHR.

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REPORTING DATA:

Fairs Contribution Site:

1. Location: https://portal.dpa.ca.gov/eapps/fairscontribution/
2. Username: Your email is your username

FTP Site:

- Location: https://ftp.dpa.ca.gov

LEGAL AUTHORITY

Savings Plus requires HR offices to post payroll deductions timely. For 401(k) and 457 plans, withholdings must post by the first business day following the prior pay period. For ARP and PST plans, withholdings must post as soon as practicable, but no later than 15 business days after the paycheck was issued that reflects the withholding as noted in PML 2011-042 and PML 2012-012.

Most DAA fairs have a semi monthly pay cycle (mid-month and month-end) on designated dates. CalHR prepares a semiannual contribution timetable which corresponds to the semi-monthly pay cycle of most DAA Fairs. To comply with IRS requirements, DAA Fairs must submit deduction data to CalHR during the closest processing period following each payroll cycle.

DEDUCTION FEES

- ARP **per deduction** fee: $4.80
- PST **per deduction** fee: $2.45
- 401(k) / 457 deduction fee $0.00

Mail all PST and ARP Administrative Fees to:
Department of Human Resources
1515 "S" Street, Suite 400N
Attn: Cathy Hoang
Sacramento, CA 95811

Calculating Administrative Fees:

Step 1: Determine number of deductions in ARP (positive and negative deductions) and multiply by ARP per deduction fee.

Step 2: Determine number of deductions in PST (positive and negative deductions) and multiply by PST per deduction fee.

This amount remains unchanged regardless of whether the fair submits through a third party payroll agency or directly to CalHR. There are no deduction fees for the 401(k) Plan or 457 Plan. Fees are reviewed annually and may be adjusted. **For questions, contact Cathy Hoang at** 916-324-9422.

LATE POSTING PENALTIES

IRS requires that participant accounts be made whole if the participant is disadvantaged due to late deduction posting. Late deduction posting imposes an undue hardship on Savings Plus and negatively affects other account services. As such, CalHR will also assess a $500 administrative fee for each account that is posted late. To avoid penalties, CalHR must receive a valid file **and** fund transfer by the due dates reflected in the Fairs Contribution Schedule (see columns 1, 2, and 3).

DEDUCTION CODES

401(K) Deduction Codes

Type	Deduction Code	Plan Code
Pre-Tax Deduction	029	401
Loan 1 Repayment	075	401
Loan 2 Repayment	075	402
Roth Deduction	075	010

457 Deduction Codes

Type	**Deduction Code**	**Plan Code**
Pre-Tax Deduction	029	457
Loan 1 Repayment	075	457
Loan 2 Repayment	075	458
Roth Deduction	075	011

PST Deduction Code

Type	**Deduction Code**	**Plan Code**
Pre-Tax Deduction	029	999

ARP Deduction Code

Type	**Deduction Code**	**Plan Code**
Pre-Tax Deduction	029	414

ACH OR WIRE TRANSFER INSTRUCTIONS:

Fairs may choose ACH or Wire to transfer funds as long as the transfer is issued by the due date. See Fairs Contribution Schedule.

Step 1:
Transfer your funding directly to JP Morgan for deposit prior to the cut-off date. See Fairs Contribution Tables.

Contact Savings Plus for specific ACH routing information.

JP Morgan Chase Bank
Account # 900-xxxx-xxx
ABA# xxxxxx
Name: PTFS Operations
FFC: xxxxxx State of Cal.

Step 2: Submit your admin fees via paper check or ACH to the State Treasury as follows:

CalHR Accounting - Attn: Cathy Hoang
1515 S Street, Suite 400N
Sacramento, CA 95811

(Contact Savings Plus for specific ACH routing information. Contact Savings Plus for specific ACH routing information.)

Bank of America
Sacramento Main #1489
555 Capital Mall, Suite 765

Sacramento, CA 95814
For credit to the State of California
Account # xxxxxx
ABA# xxxxx

For further credit to Dept. of Human Resources
Reference: Cathy Hoang (916) 324-9422

Step 3: Send an email to anthony.v.sottile@jpmorgan.com, catherine.hoang@calhr.ca.gov, and sarah.ketchum@calhr.ca.gov. For the sake of accuracy, we recommend you simply copy and past the ACH format into an email and fill in the x's with the correct dollar amounts.

ACH Format
Fund Transfer in total amount of $xxx.xx has been sent to JP Morgan today.

401(k) Deduction total = $xxxx.xx
401(k) Loan total = $xxxx.xx
457 Deduction total = $xxxx.xx
457 Loan total = $xxxx.xx
ARP Deduction total = $xxxx.xx
PST Deduction total = $xxxx.xx

Additionally, CalHR admin fees in the amount of $xx.xx were sent to (CalHR / the State Tr

650 FILE

CalHR receives notice of new deductions, changed deduction amounts, and cancelled deductions via the 650 file. CalHR receives this file by the 4th business day of each month.

CalHR loads the 650 file into the fairs contribution site according to the fair code provided. The 650 file contains loan and deduction information that is either new, changed, or cancelled. Each fair must check the 650 file each processing period and include any requested changes in their next payroll file.

Code	Description
1	New
2	Delete
3	Change

Note: If a participant stops and restarts their deduction, the code used is 1 (New) not 3 (Change).

To review the 650 report for your fair, click "650 Reports" from the welcome page on the Fairs Contribution site, then select the most recent processing period. Update your payroll records with the information shown in the report.

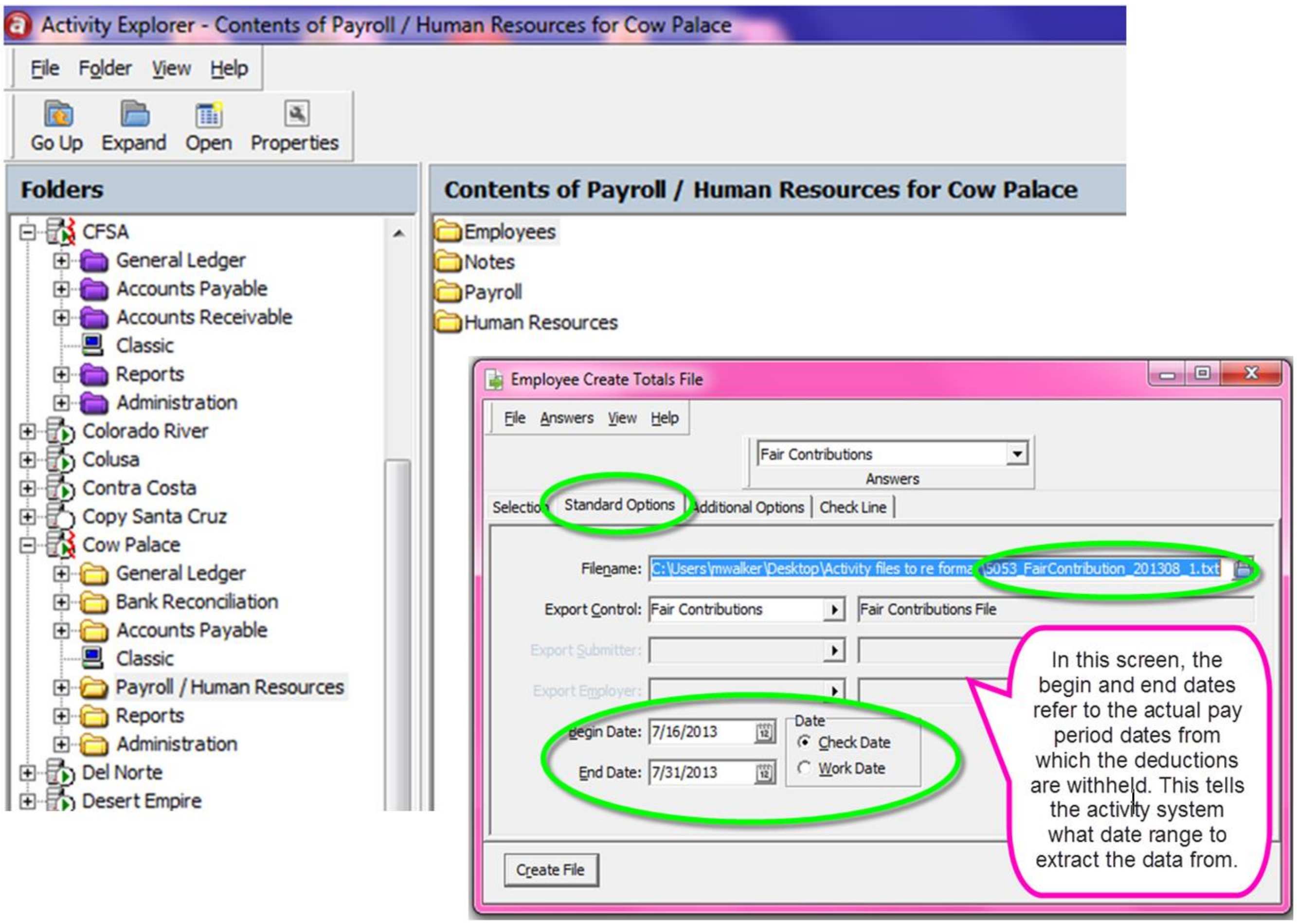
FAIRS CONTRIBUTION SCHEDULES

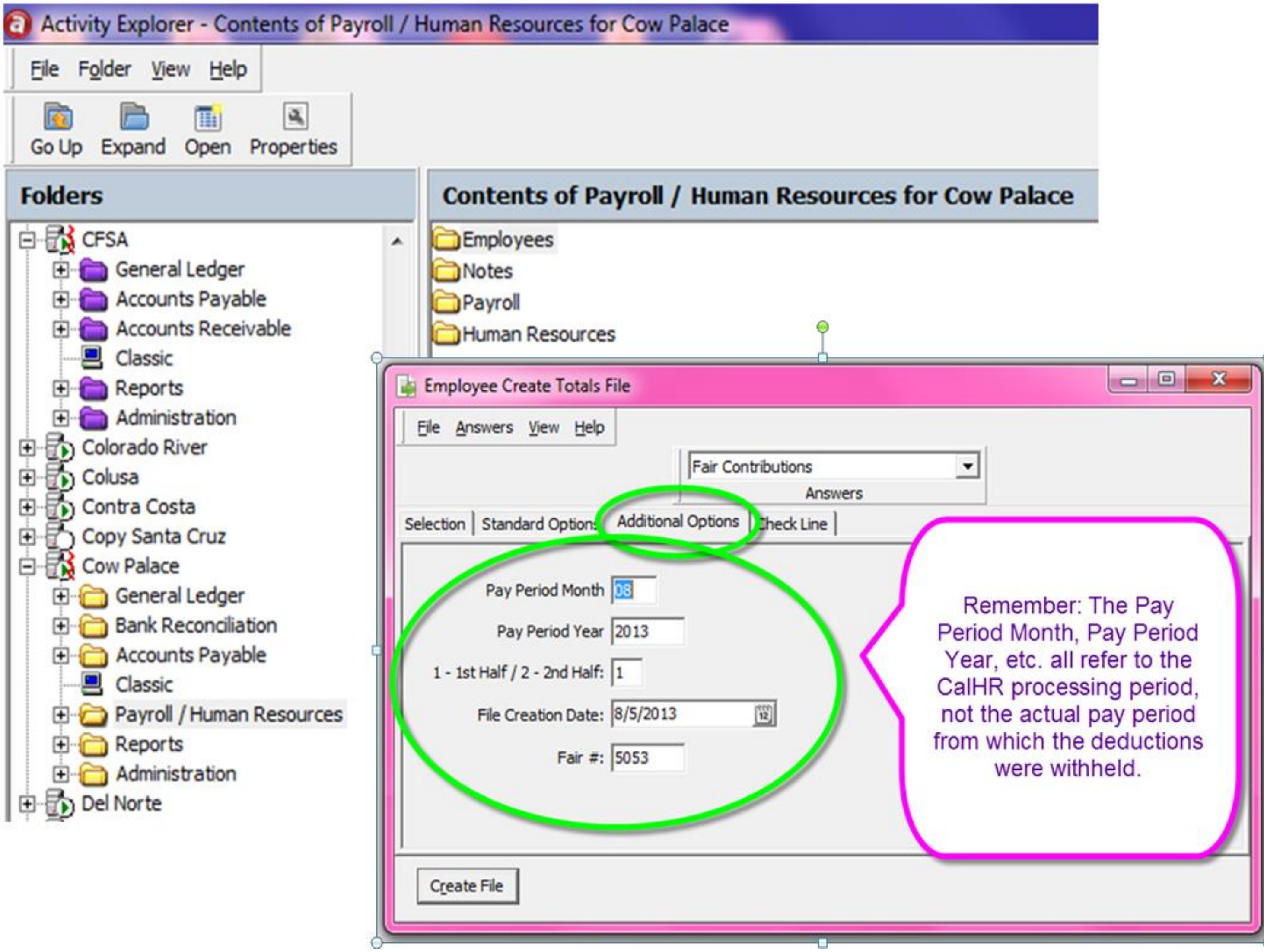
Pay Period	Key or upload data within date range (by no later than 11:59 pm on last day)	Provide funding via ACH to JP Morgan by 4:00 pm on date below	CalHR Accounting emails Investment Summary to Aon Hewitt. Aon Hewitt reviews deduction details by COB on date below.	Aon Hewitt posts transactions by COB Eastern Time on date below.
month end - 12/2013	12/20/2013 - 12/27/2013	12/30/2013	12/31/2013	1/2/2014
mid-month - 1/2014	1/6/2014 - 1/10/2014	1/14/2014	1/15/2014	1/16/2014
month end - 1/2014	1/22/2014 - 1/28/2014	1/29/2014	1/30/2014	1/31/2014
mid-month - 2/2014	2/5/2014 - 2/12/2014	2/13/2014	2/14/2014	2/18/2014
month end - 2/2014	2/20/2014 - 2/26/2014	2/27/2014	2/28/2014	3/3/2014
mid-month - 3/2014	3/6/2014 - 3/12/2014	3/13/2014	3/14/2014	3/17/2014
month end - 3/2014	3/20/2014 - 3/26/2014	3/27/2014	3/28/2014	4/1/2014
mid-month - 4/2014	4/7/2014 - 4/11/2014	4/14/2014	4/15/2014	4/16/2014
month end - 4/2014	4/22/2014 - 4/28/2014	4/29/2014	4/30/2014	5/1/2014
mid-month - 5/2014	5/7/2014 - 5/13/2014	5/14/2014	5/15/2014	5/16/2014
month end - 5/2014	5/22/2014 - 5/28/2014	5/29/2014	5/30/2014	6/2/2014
mid-month - 6/2014	6/5/2014 - 6/11/2014	6/12/2014	6/13/2014	6/16/2014
month end - 6/2014	6/20/2014 - 6/26/2014	6/27/2014	6/30/2014	7/1/2014
mid-month - 7/2014	7/7/2014 - 7/11/2014	7/14/2014	7/15/2014	7/16/2014
month end - 7/2014	7/22/2014 - 7/28/2014	7/29/2014	7/30/2014	7/31/2014
mid-month - 8/2014	8/7/2014 - 8/13/2014	8/14/2014	8/15/2014	8/18/2014
month end - 8/2014	8/21/2014 - 8/27/2014	8/28/2014	8/29/2014	9/2/2014
mid-month - 9/2014	9/5/2014 - 9/11/2014	9/12/2014	9/15/2014	9/16/2014
month end - 9/2014	9/22/2014 - 9/26/2014	9/29/2014	9/30/2014	10/1/2014
mid-month - 10/2014	10/7/2014 - 10/13/2014	10/14/2014	10/15/2014	10/16/2014
month end - 10/2014	10/22/2014 - 10/28/2014	10/29/2014	10/30/2014	10/31/2014
mid-month - 11/2014	11/5/2014 - 11/12/2014	11/13/2014	11/14/2014	11/17/2014
month end - 11/2014	11/19/2014 - 11/25/2014	11/26/2014	12/1/2014	12/2/2014
mid-month - 12/2014	12/5/2014 - 12/11/2014	12/12/2014	12/15/2014	12/16/2014
month end - 12/2014	12/22/2014 - 12/29/2014	12/30/2014	12/31/2014	1/2/2015

ACTIVITY SITE INSTRUCTIONS

The “Activity Payroll System,” is already set-up with all the technical configurations needed to submit electronically to CalHR. Follow these steps to create your file:

1. Open your “Payroll Human Resources” tab in the Activity System.
2. Next, right click “Employees”
3. Use “ Select and Create Totals File”
4. “Fair Contribution” /saved answers should appear
5. Open the “Standard Options” tab
6. Verify that the file name is correct ***(XXXX_FairContribution_YYYYMM_#.txt)*** & change the date
7. Open the “Additional Options” tab
8. Verify that information in each field is correct.
9. Save the file to your computer.





Return to Start

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EXTRANET SITE INSTRUCTIONS

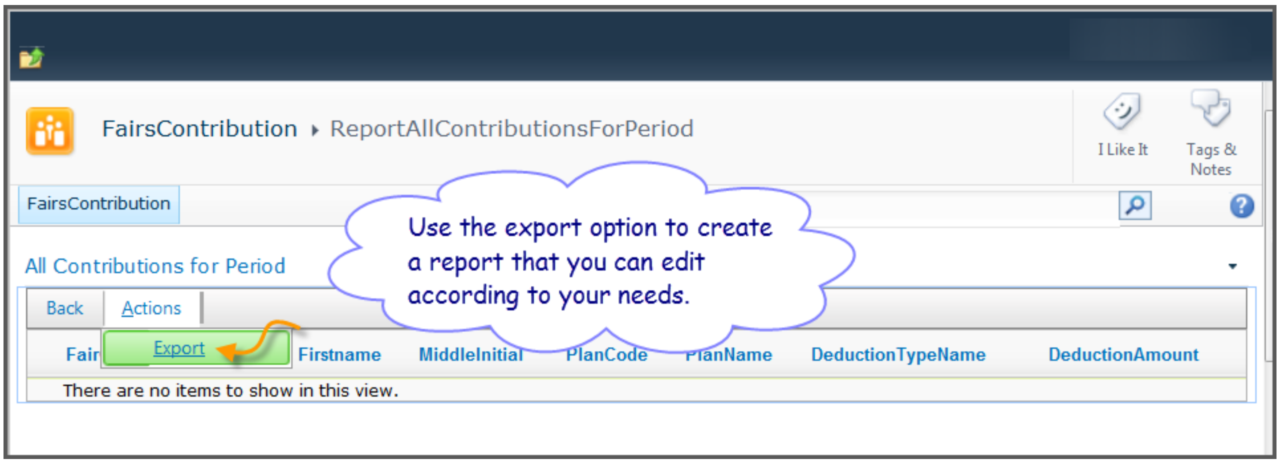
Use the extranet to submit manual data entries and to modify data after electronic submission within the processing period.

Note: All Fairs may choose to enter their data manually or upload an electronic file. However, Fairs that operate in the “Classic System” *may* be unable to generate an electronic file in the required file format.

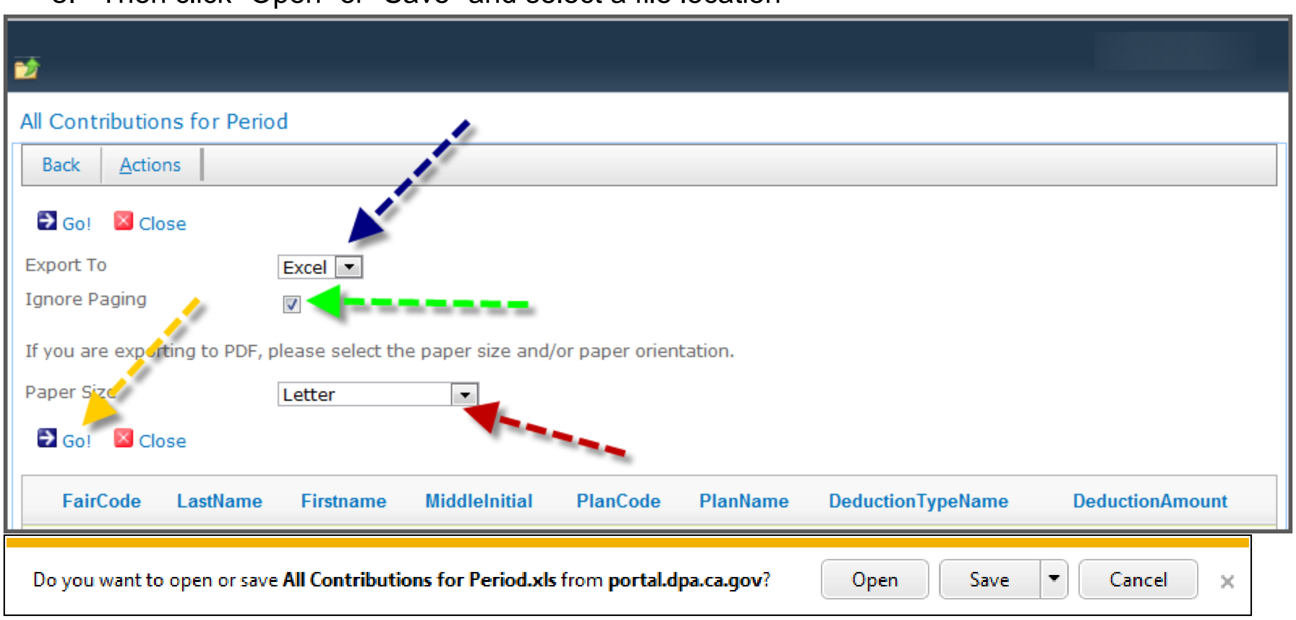
1. Open https://portal.dpa.ca.gov/eapps/fairscontribution/ (Your email is your username)
2. Click the image or click “***Manage Fairs Contribution Information***” under “**Start Here**.”
3. Select your fair name.
4. Click “***Manage Current Contribution Period***” to enter new deduction data for each employee.

Processing Period Reports - Use reports to reconcile the total deductions with your payroll records. Choose a processing period, then select “**All Contributions for Period**.”

On the next screen, select “*Actions*” then “*Export*”



1. Export to: Excel
2. Check the “Ignore Paging” box
3. Select paper size: Letter
4. Click Go!
5. Then click “Open” or “Save” and select a file location



FTP SITE INSTRUCTIONS

Checklist

1. Create your file as described in the Activity Payroll System Set-Up section.
2. Confirm file name is correct: **XXXX_FairContribution_YYYYMM_#.txt**
3. Open your file and confirm that the header, footer, and format is correct.
4. Go to https://ftp.dpa.ca.gov/.
5. Login and locate your fair folder under EDI Main.
6. Navigate to your inbound folder and use the "browse" button to upload your file.
7. Check the Inbound Folder after 30 minutes to confirm that your file transferred successfully (if the file is still on the FTP site after 30 minutes, the transfer was **NOT** successful).
8. Check the extranet site to confirm that your contribution totals are correct.
9. Submit your fund transfer to JPMorgan Chase following the ACH or Wire Transfer Instructions.
10. Email CalHR & JPMorgan Chase to confirm fund transfer amount per plan type as directed in the ACH or Wire Transfer Instructions.

File Requirements

BEFORE you upload to the FTP inbound file, you must verify that your file is in the proper format. All **FTP Files must be pipe delimited.** Pipes (|) are generally located on your keyboard above the "Enter" key and as a shared key item with the back slash (\).

Header Record (first line in file)

Field #	Description	Length	Format	Comment	Required
1	Pay Period Month	2	MM	Month of pay period	R
2	Pay Period Year	4	YYYY	Year of pay period	R
3	Pay Period	1	#	1 – first half 2 – second half	R
4	File Creation Date	8	YYYYMMDD		R
5	Fair Code	4	X(4)		R

Detail Record

Field #	Description	Length	Format	Comment	Required
1	SSN	9	#(9)	No dashes or hyphens	R
2	Last Name	50	X(50)		R
3	First Name	50	X(50)		R
4	Middle Initial	1	X		R
5	Address	255	X(255)	Street Address Ex: 100 Home Street, Apt 345	R
6	City	25	X(25)		R
7	State	2	X(2)		R
8	ZIP Code	5	#(5)		R
9	Birth date	8	YYYYMMDD		R
10	Rehired Annuitant Code	1	X	Optional field, can be blank: R – Rehired Annuitant	NR
11	Annualized Base	10	#(7).#(2)	Annual Salary Rate – **for 401(k) and**	R

Field #	Description	Length	Format	Comment	Required
	Salary			**457 only**	
12	Tran Code	3	X(3)	Employment Status codes • A01 – Active EE • S01 – Terminated/Separated EE • S95 – EE is deceased • M01 – Military Leave • E01 –Medical Leave	R
13	Status Effective Date	8	YYYYMMDD	Employment status effective date is required if there is a change in employment status (Field 12).	NR
14	Deduction Code	3	#(3)	029 – Contribution 075 – After-Tax Deduction (Loans & Roth)	R
15	Plan Code	3	#(3)	Valid Values: • 401 – 401k Plan Contribution / Loan 1 • 402 – 401k Plan Contribution / Loan 2 • 457 – 457 Plan Contribution / Loan 1 • 458 – 457 Plan Contribution / Loan 2 • 010 – Roth 401k • 011 – Roth 457 • 414 – ARP Contribution • 999 – PST Contribution	R
16	Deduction Amount	11	(-)#(7).#(2)	• Contribution Amount (Examples for a $50.75 deduction) • Example 1 = " 50.75" • Example 2 = " -50.75" (Negative Amount, floating negative sign)	R

Trailer Record (last line in file)

Field #	Description	Length	Format	Comment	Required
1	Total Record Count	6	#(6)		R
2	Total Deduction Count	6	#(6)		R
3	Total Deduction Amount	12	(-)#(8).#(2)		R

Examples of Deductions and indicative data for all plans (PST, ARP, 401(k) & 457)

<u>Deductions</u>

```
5022_FairContribution_201211_1.txt
11|2012|1|20121110|5022
111223333|Brown|Pat|R|7725 Rocky Road, Apt.B|Elk Grove|CA|95634|19800502|||A01||029|414|25.00
222446666|Moore|Joe||2323 Front St, Ste.345|Sacramento|CA|95828|19600707|||S01|20121105|||0.00
999553232|Smith|John|L|1212 16th St|Sacramento|CA|95820|19751015|R|55000|A01||029|457|50.75
999553232|Smith|John|L|1212 16th St|Sacramento|CA|95820|19751015|R|55000|A01||029|401|100.00
4|3|175.75
```

John Smith has multiple deductions (457 and 401k)

- There should be a record for each deduction
- His records have an “R” in the field after his DOB to indicate he’s a rehired annuitant
- Annualized Base Salary field is required for 401k or 457 deduction records

Employee Information Change

```
5022_FairContribution_201211_1.txt
11|2012|1|20121110|5022
111223333|Brown|Pat|R|7725 Rocky Rd, Apt.B22|Elk Grove|CA|95634|19800502|||A01||029|414|25.00
222446666|Moore|Joe||2323 Front St, Ste.345|Sacramento|CA|95828|19600707|||S01|20121105|||0.00
999553232|Smith|John|L|1212 16th St|Sacramento|CA|95820|19751015|R|55000|A01||029|457|50.75
999553232|Smith|John|L|1212 16th St|Sacramento|CA|95820|19751015|R|55000|A01||029|401|100.00
4|3|175.75
```

Joe Moore has separated

- Tran Code (S01) indicates employee is separated
- Status Effective Date (20121105) indicates effective date of the employee’s separation status

Payroll Adjustment/Reversal

```
5022_FairContribution_201211_1.txt
11|2012|1|20121110|5022
123553232|Smith|Jane|L|1212 16th St, Ste.345|Sacramento|CA|95820|19751015|R||A01||029|999|500.00
1|1|500.00
```

Employer overpays a PST employee

- Pay was calculated for 70 hours for a PST deduction of $500 and employee only worked 50 hours
- Employer submits a payroll adjustment/reversal of -$150 on the next file along with normal deduction

```
5022_FairContribution_201211_2.txt  <- Next pay period file
11|2012|2|20121123|5022
123553232|Smith|Jane|L|1212 16th St|Sacramento|CA|95820|19751015|R||A01||029|999|300.00
123553232|Smith|Jane|L|1212 16th St|Sacramento|CA|95820|19751015|R||A01||029|999|-150.00
2|2|150.00
```

Naming Convention

The file name is a coded formula that allows CalHR systems to automatically recognize and process the file as soon as it’s received. For that reason, the file name must be exact. The file name must contact the fair code, pay period year and month, and the processing period as follows:

XXXX_FairContribution_YYYYMM_#.txt

Fair Code | Processing Period Year & Month | Processing Period

File Totals

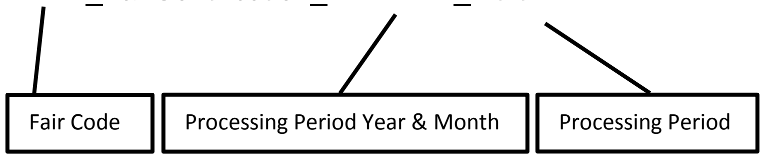
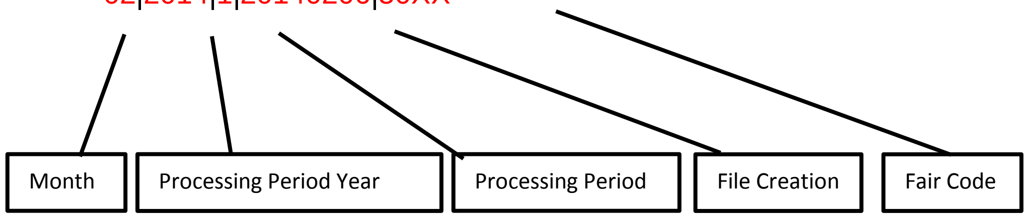
Files contain total deduction which you may use to cross check what you manually keyed. This will help you identify any typos or human errors before the processing period closes.

The file total is the last row of the file and it only contains three fields. For example:

183|183|11842.15

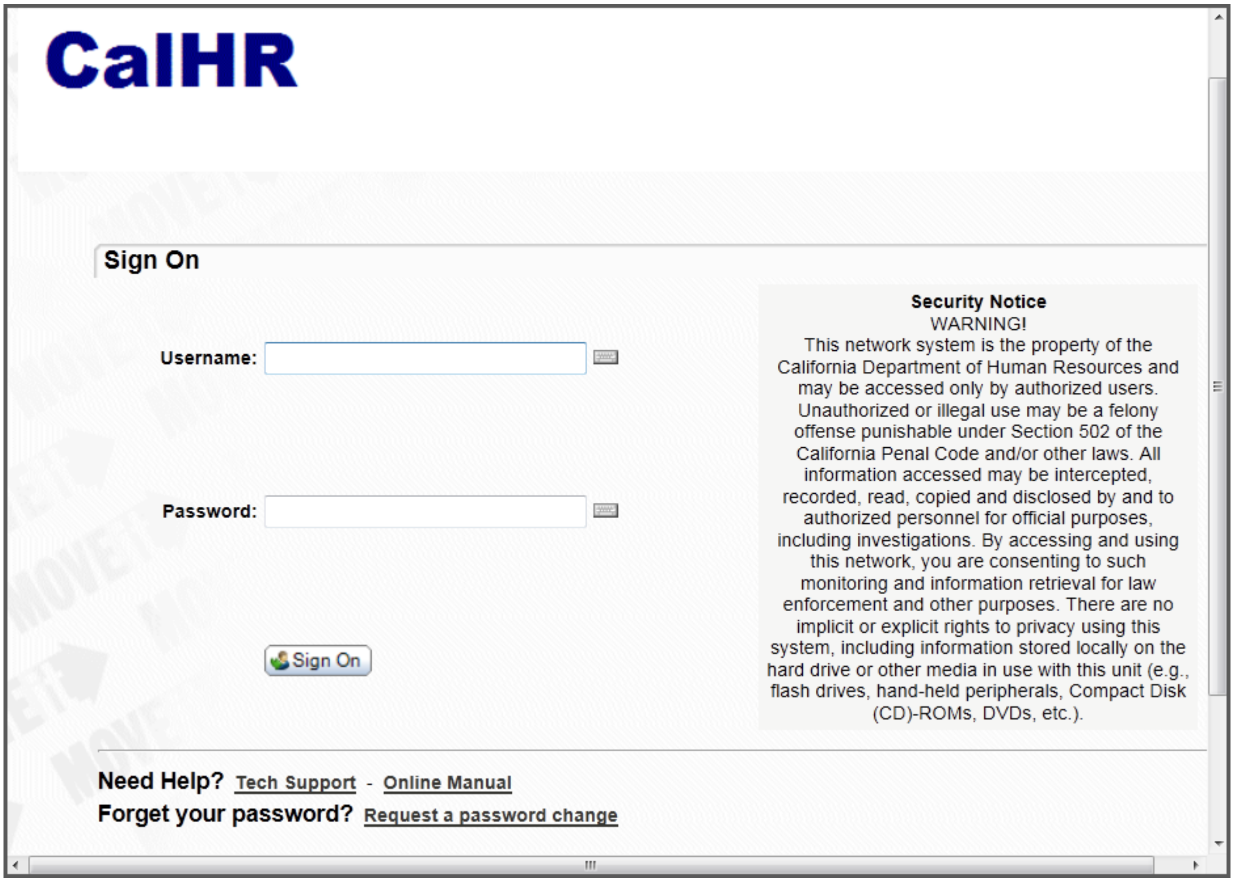
Total Record count and total record amount.

Checklist

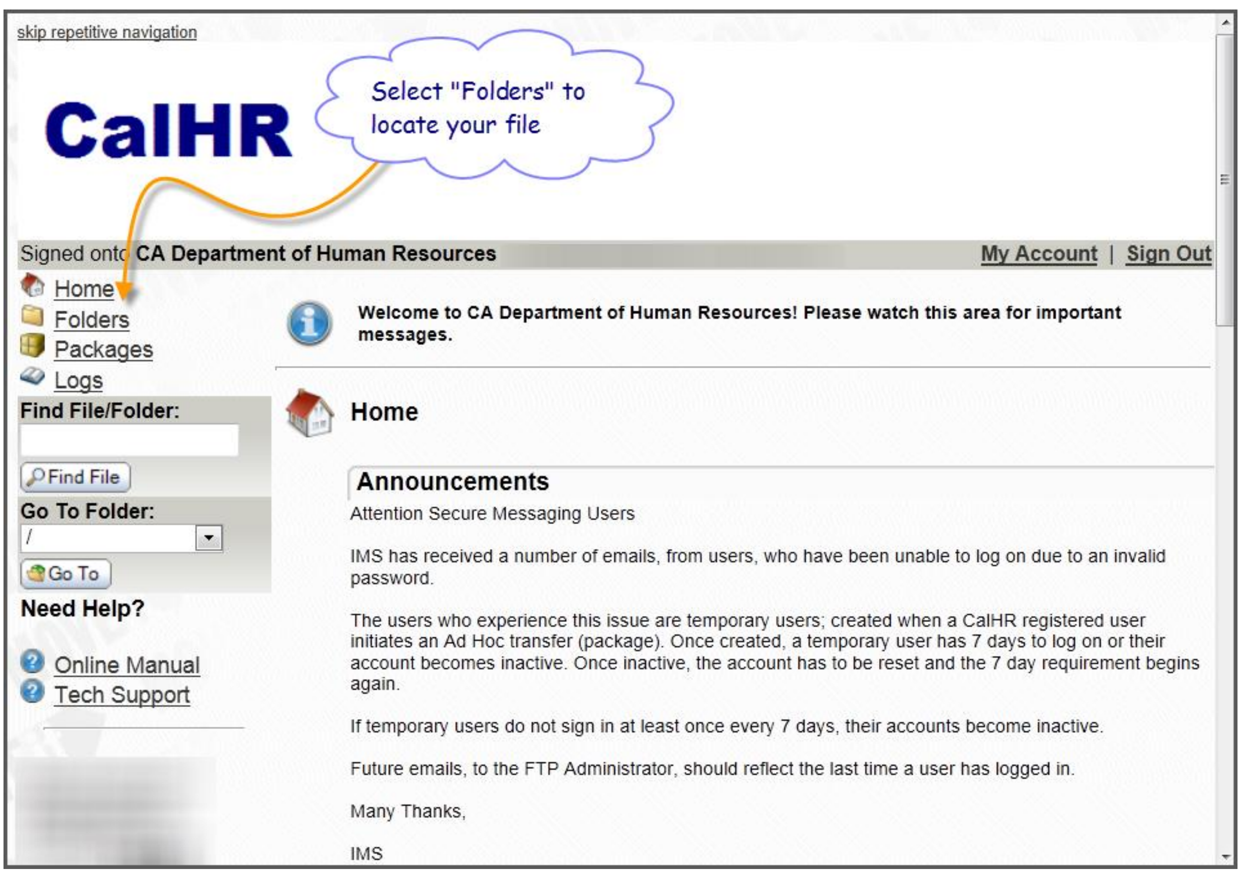
	Task Name	Task Description
✓	**File name is correct:**	XXXX_FairContribution_YYYYMM_#.txt 
✓	**File Header is correct:**	02|2014|1|20140206|50XX 
✓	**Format is Correct**	Pipe delimited, with at least 15 pipes across each row. State should always say “CA” not cali, or Cali, or Ca. Also the city and state should be separated by a pipe delimitation. **11|2012|2|20121123|5022**
✓	**Deduction total is correct:**	After you submit your FTP file. Review the last line in your file which is the trailer record. It contains 3 pipe delimited sections as follows: Total number of records, Total number of deductions, and the Total Deduction amount. Make sure the total deduction amount is identical to the penny when compared to total deductions in the Extranet site.
✓	Submit Your Funds	
✓	Submit ARP & PST Deduction Fees	

Return to Start

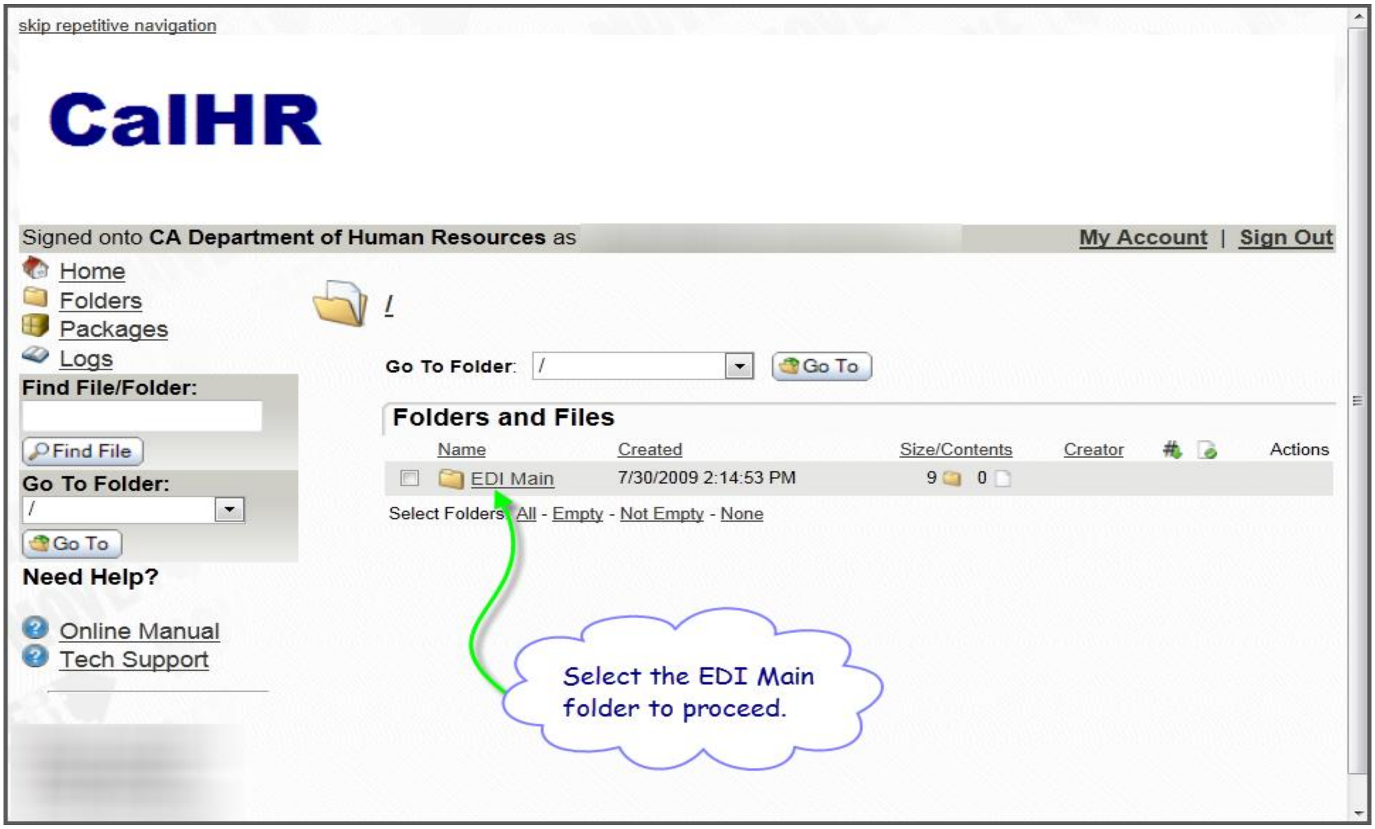
FTP Site



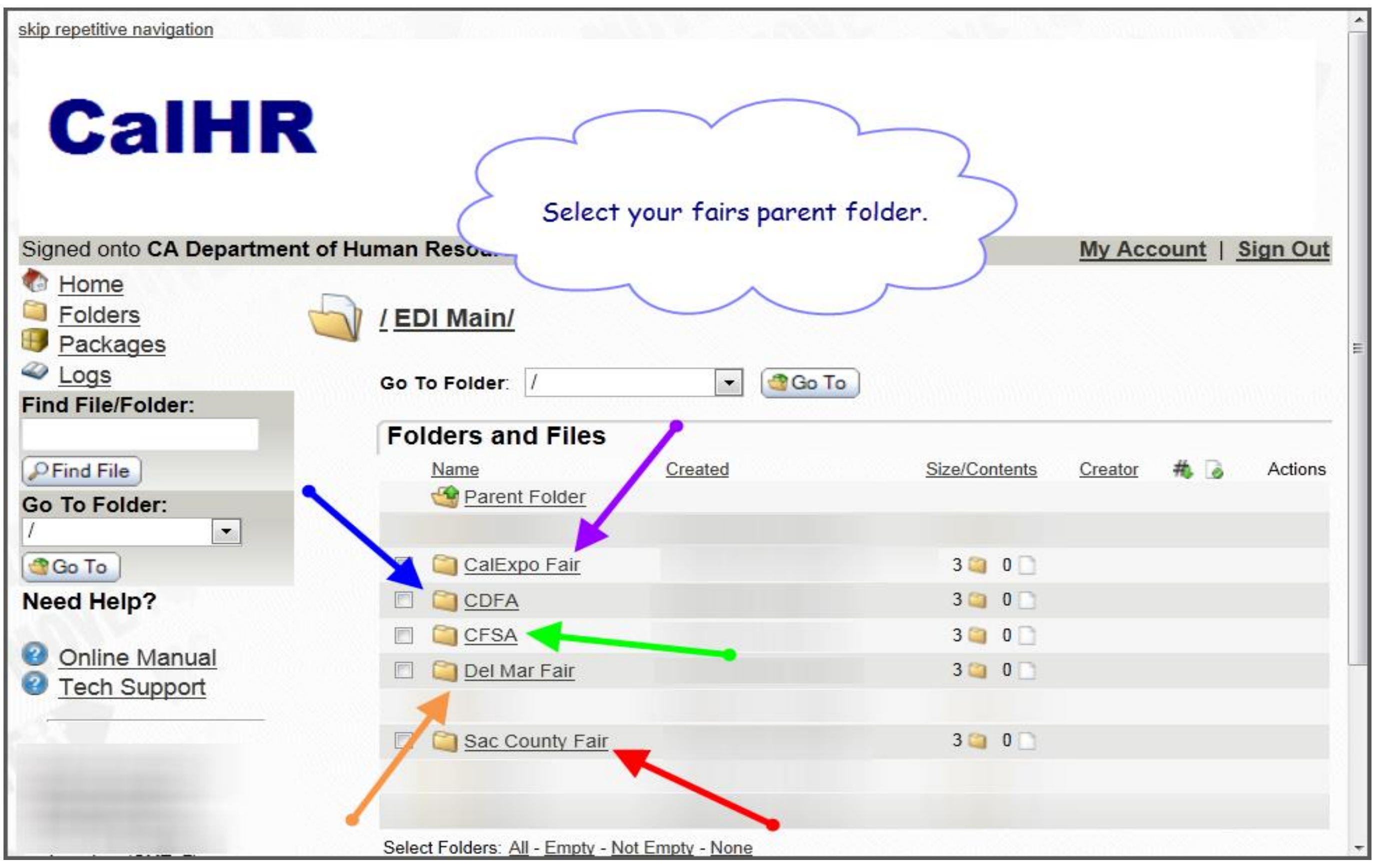
FTP Folders View



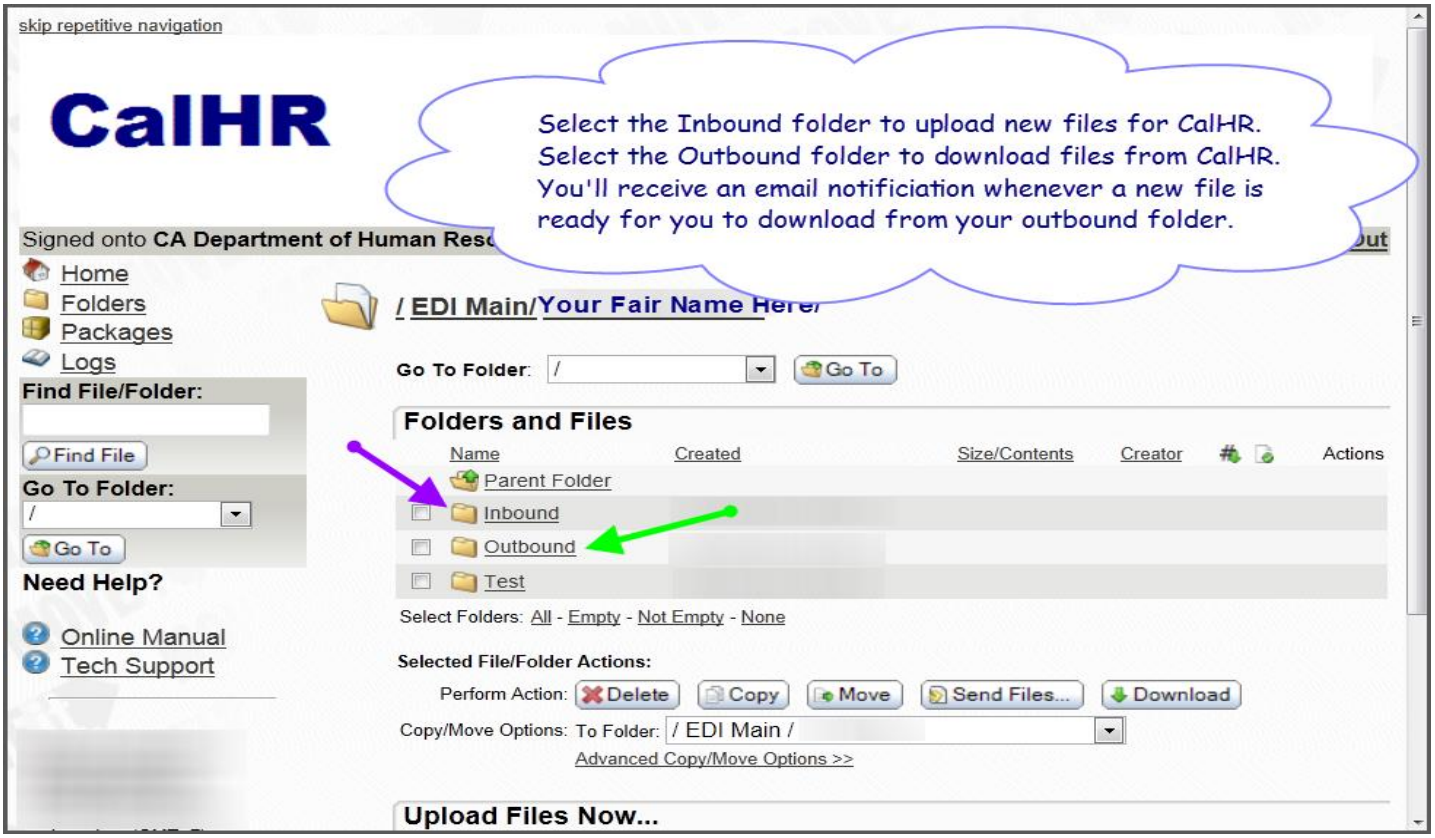
FTP / EDI Main Folder



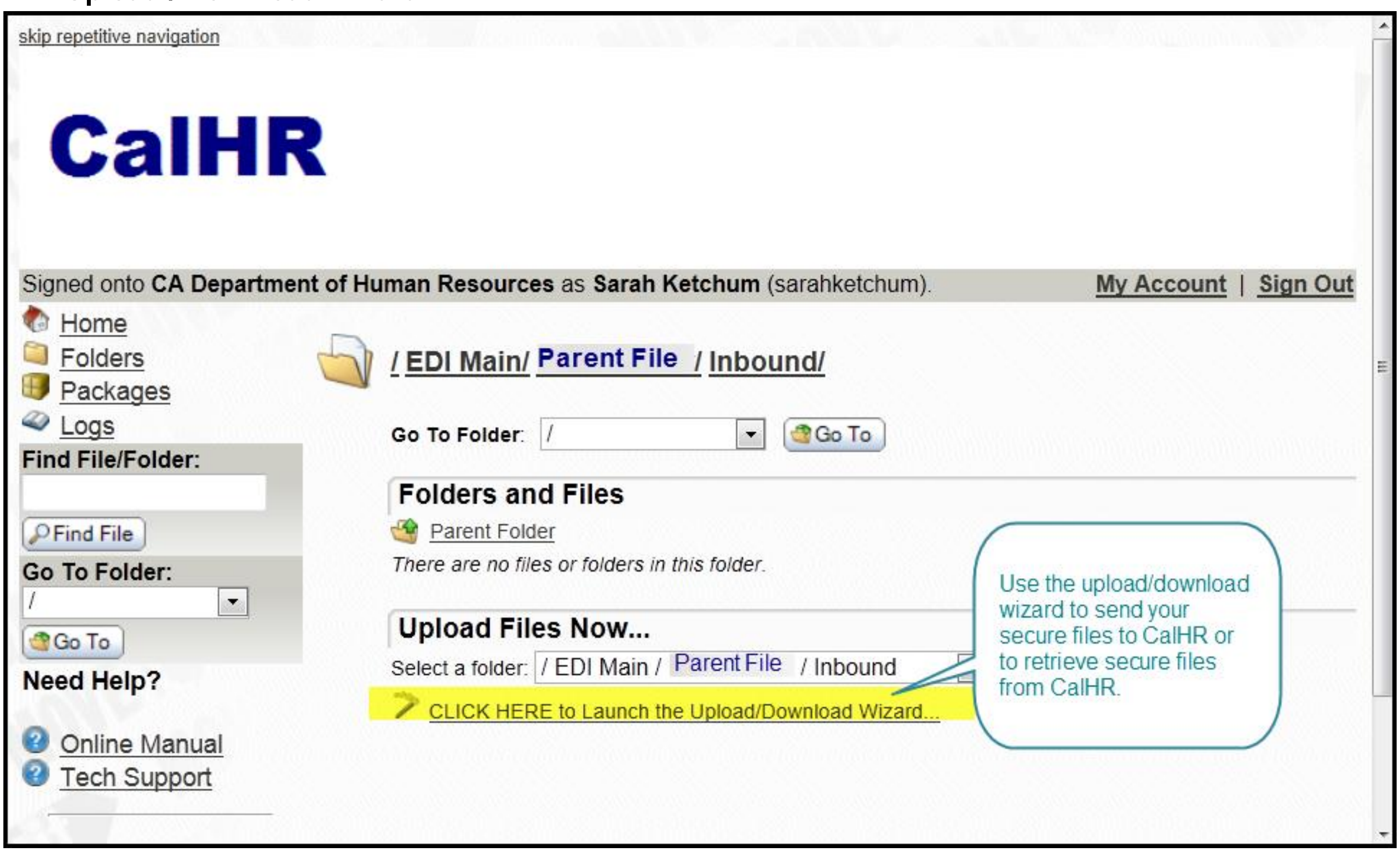
FTP Parent Folders and Files



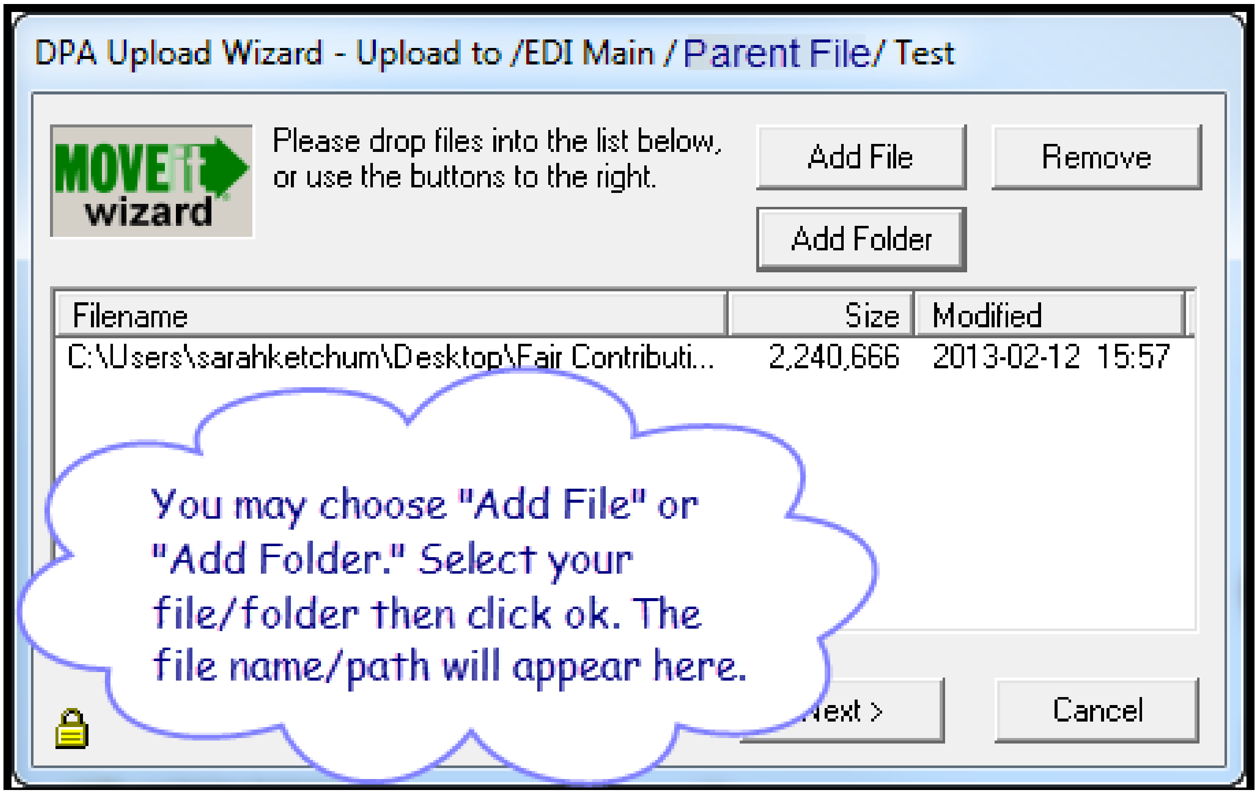
FTP Inbound, Outbound, and Test Files



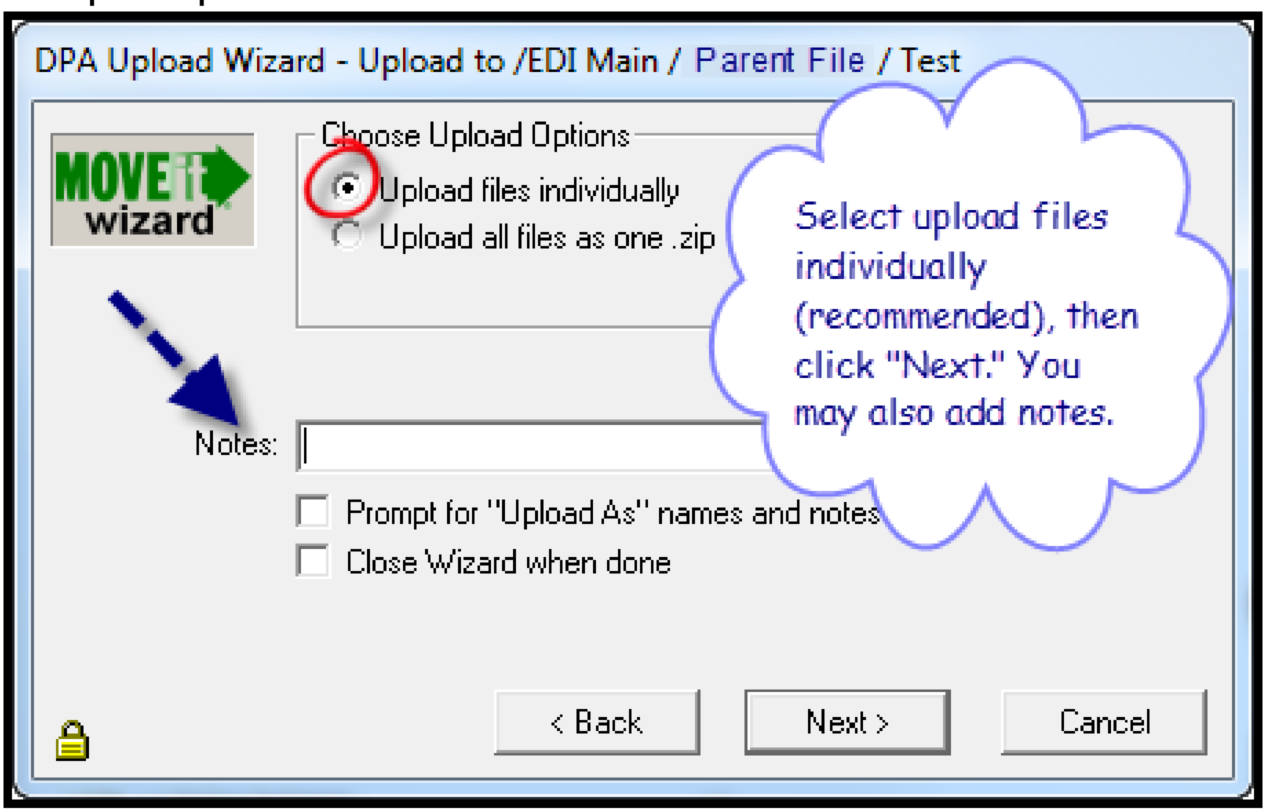
FTP Upload / Download Wizard



FTP Add Files / Folders

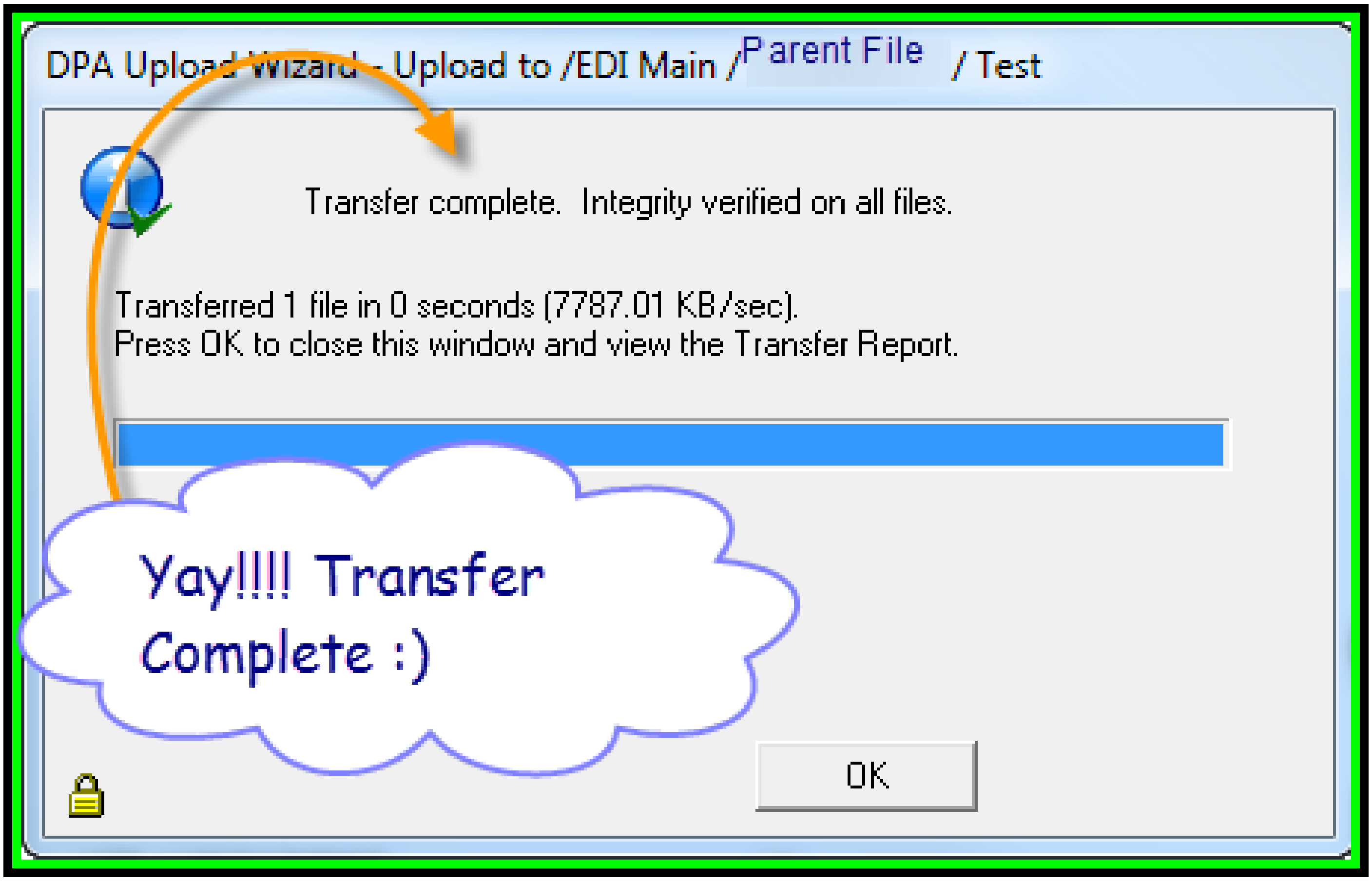


FTP Upload Options

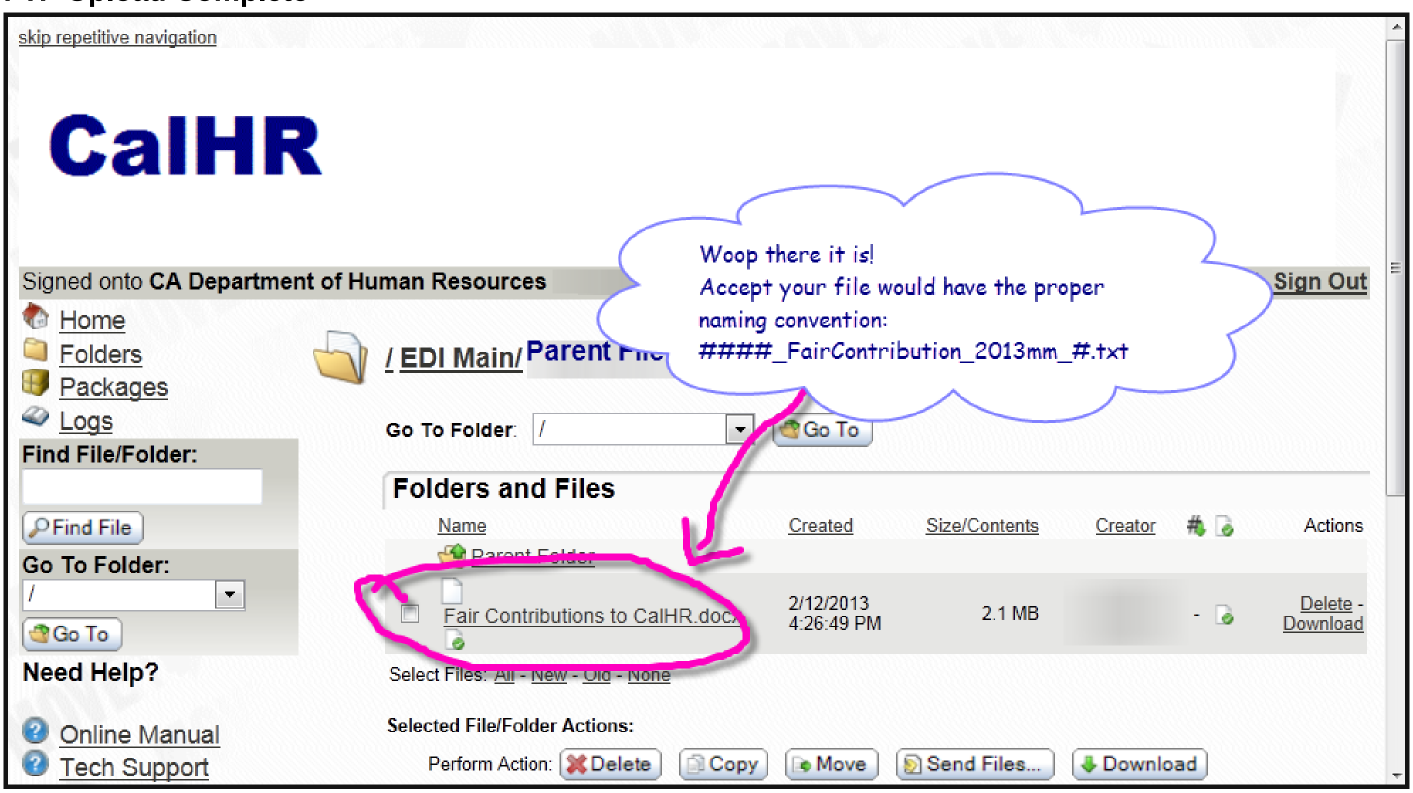


Return to Start

FTP Transfer Complete

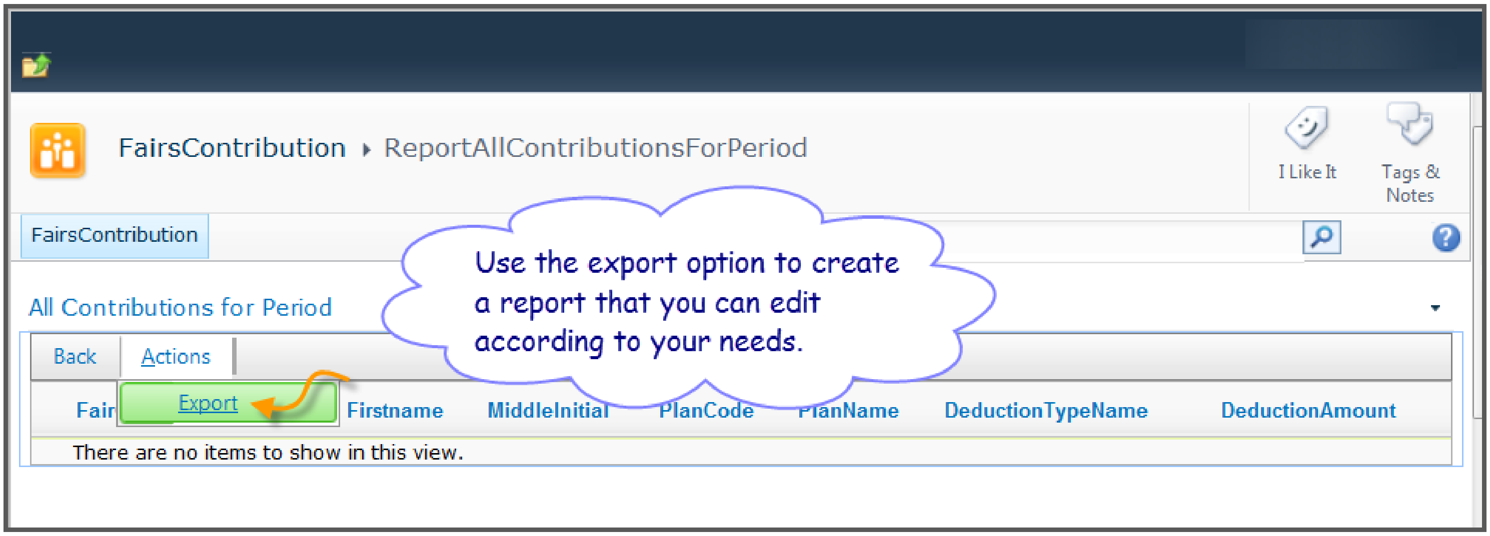


FTP Upload Complete



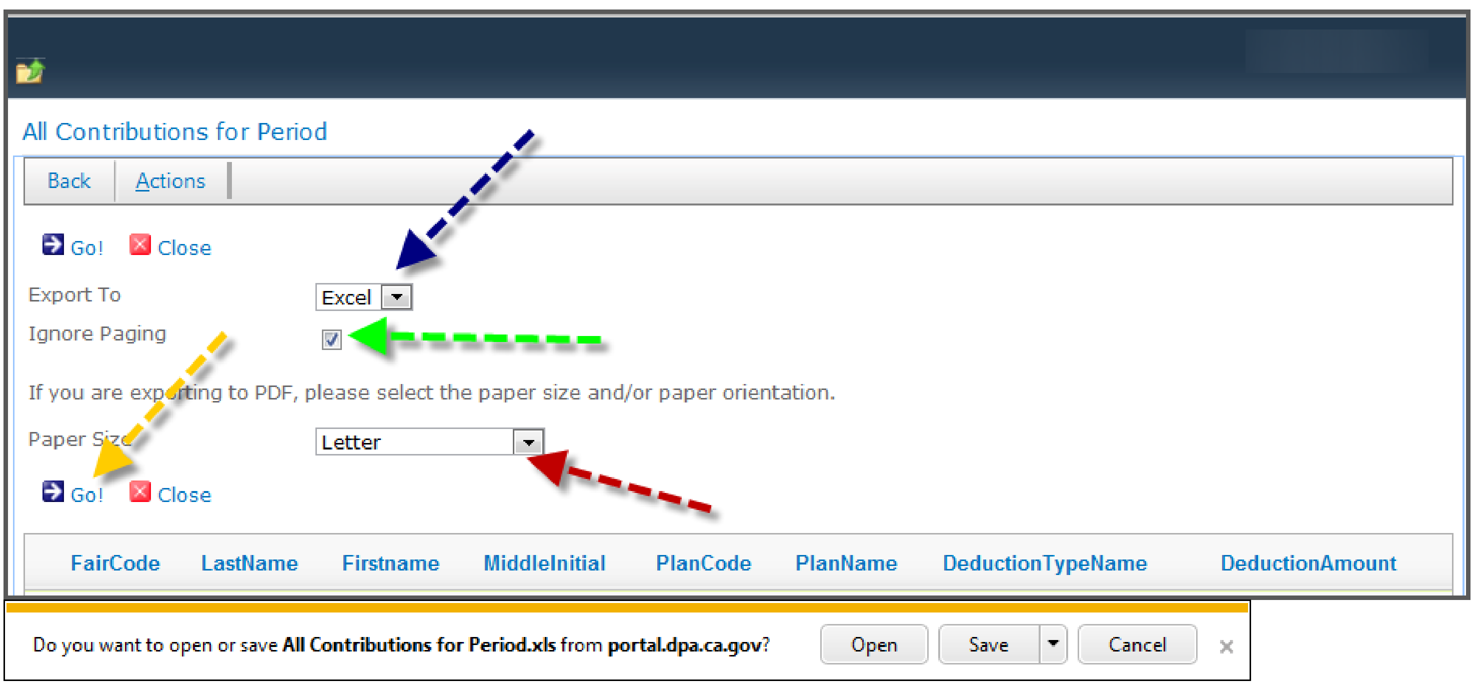
30 minutes after you upload your file, log in to the Extranet portal and view your information.

In the Processing Period Reports screen, select "*Actions*" then "*Export*"



On the next screen:

1. Export to: Excel
2. Check the "Ignore Paging" box
3. Select paper size: Letter
4. Click Go!
5. Then click "Open" or "Save" and select a file location



Once your data is in Excel format, you may save it to your preferred location and manipulate the data according to your needs.

DEFINITIONS:

Manage Fair Information Page – Provides a link to all fairs to which you have authorized access.

Manage Current Contribution Period – Displays the current processing period where you may enter or edit deductions for 401(k), 457, PST, and ARP. You may enter deductions as a positive or negative number. If no processing period is shown, review the deduction timetable for the date of the next processing period.

Manage Current Employees – Provides indicative data for every employee of your fair on record with CalHR. Use this link to update or create a new employee record.

View Historical Contribution Periods – This page provides a record of prior processing periods received.

650 Reports – All deductions that were added, changed, or deleted during the prior calendar month are displayed here on the 4th business days of each month.

Processing Period Reports – This page displays the start and end date of each processing period, the employee records transmitted within this time frame, and the date when Aon was scheduled to post the deduction.